Insurance Tips

Home Security

Before you head off for vacation, remember that home security and insurance industry experts estimate that nine out of 10 household burglaries are preventable.

Most burglars will avoid homes where they would risk being seen because of lighting, where it would take more than four or five minutes to break into the house, or where breaking in could create noise.

Outdoors, trim trees and shrubs near doors and windows. Mount exterior lights to reduce the darkness around your house. Install simple security devices such as deadbolt locks and window locks and make sure you use them. Don't hide a spare key under the mat, over the door or in another "secret" place.

Make your house look like it does when you are at home. Lower your phone's ringer so it can't be heard from outside. Stop your newspaper and ask a neighbor to pick up your mail. Depending on the season, make sure your yard is mowed or the snow is cleared off your sidewalk and driveway.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp

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